Date: Aug 18, 2006

Proposal: Interagency Notice of Proposed Rulemaking: Identity Theft

Red Flags and Address Discrepancies under the Fair and

Accurate Credit Transactions Act of 2003

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Comments:

Our Bank is a \$500 million dollar bank with 150 employees. We are already overburdened with the US Patriot Act (CIP prgram). We simply do not have the time or resources to further complicate our work days. We are a small community and a privately owned Bank and should not be further burdened down by rules that larger areas must adopt.